



Order Filed on December 21, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY (NEWARK)
Caption in Compliance with D.N.J. LBR 9004-2(c) RAS Citron, LLC 130 Clinton Road, Suite 202 Fairfield, NJ 07004 Telephone Number: 973-575-0707 Attorneys For Secured Creditor Shauna Deluca, Esq. (SD-8248)
In Re: Nana Opoku-Ware Debtor.

Case No.: 19-25519-JKS

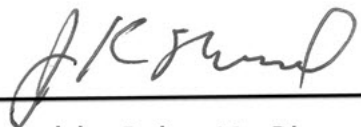
Chapter: 13

Judge: John K. Sherwood

**CONSENT ORDER REGARDING TREATMENT OF POST-PETITION ARREARS
PURSUANT TO FORBEARANCE AGREEMENT**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

**DATED: December 21,
2020**



Honorable John K. Sherwood
United States Bankruptcy Court

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Debtor: Nana Opoku-Ware

Case No.: 19-25519-JKS

Caption of Order: Consent Order Regarding Treatment of Post-Petition Arrears Pursuant to Forbearance Agreement

THIS MATTER having come before the Court on the Debtor's Request to Forbear Mortgage Payments, by and through her counsel, Kevin Delyon, and MTGLQ Investors, LP ("Secured Creditor") the Secured Creditor on the Debtor's real property located at 30 Clinton Pl., Newark, New Jersey 07108 (the "Property"), represented by RAS Citron, LLC, and the parties agreeing to the entry of this Order resolving repayment of forborne mortgage payments, and for good cause shown; it is ORDERED AND DECREED as follows:

1. Secured Creditor filed its Proof of Claim on September 30, 2019 as Claim 5-1. Pursuant to the Proof of Claim, the pre-petition arrears owed Secured Creditor are \$9,046.01.
2. On or about September 22, 2020, Secured Creditor filed its Notice of Debtor's Request for Mortgage Forbearance Due to the Covid-19 Pandemic (*See* Docket No. 45). Pursuant to the Notice of Request for Mortgage Forbearance, the parties agreed to forbear post-petition obligations that would come due for ninety (90) days from August 1, 2020 through and including October 1, 2020.
3. As of November 24, 2020, the current post-petition default which has resulted as a result of the Forbearance Agreement includes the February 1, 2020 through and including the November 1, 2020 payment, less \$1,129.39 in suspense, for a total delinquency of \$20,517.77.
4. The amount of \$ \$20,517.77 shall be capitalized into the Debtor's Chapter 13 Plan and paid to Secured Creditor by the Chapter 13 Trustee in addition to the amount set forth on Secured Creditor's timely filed Proof of Claim. Debtor must file a Modified Plan within fifteen (15) days of the entry of this Order. The Debtor's monthly payment to the Chapter 13 Trustee will be modified to an amount necessary to appropriately fund the Plan in accordance with this Order.
5. The Debtor shall commence ongoing post-petition payments in the amount of \$2,354.36 directly to Secured Creditor commencing on December 1, 2020. This amount is subject to change based on escrow and/or interest rate adjustments.
6. Secured Creditor shall retain its first mortgage lien on the Property and none of its rights are being modified.
7. The parties agree that this Consent Order in no way alters, amends, or invalidates any applicable bankruptcy remedies afforded to them.
8. Facsimile signatures shall be valid as original signatures and this Consent Order may be executed in counterparts.
9. This order shall be incorporated in and become part of any Order Confirming Plan in the herein matter.

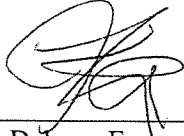
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Debtor: Nana Opoku-Ware

Case No.: 19-25519-JKS

Caption of Order: Consent Order Regarding Treatment of Post-Petition Arrears Pursuant to Forbearance Agreement

The undersigned hereby consent to the form and entry of the foregoing order.



Kevin Delyon, Esq.

Attorney for Debtor

Date:

12/9/20

/s/ Shauna Deluca

Shauna Deluca, Esq.

Attorney for Secured Creditor

Date: November 27, 2020